

Insurance Tips

Homeowners Insurance - Fire Class

When you went to your agent to purchase homeowners' insurance, the agent may have mentioned the "fire class" of your residence. It is important for consumers to understand how this relates to the cost of their insurance.

The Insurance Service Office (ISO) rates communities throughout the nation. The fire-protection class of your town or city may affect your insurance premium. The ISO uses a Fire Suppression Rating Schedule (FSRS) to determine how well a community handles the reporting of, the response to and the fighting of a fire.

The scale is from one to 10 with one being the best protection class and 10 being no protection at all. The largest part of a city's grade is determined by the number of fire stations and the firefighting equipment available. ISO's minimum standard is one fire station within five miles of a house. Another major factor in the rating is the community's water supply. ISO's minimum standard is one fire hydrant within 1,000 feet of a home.

Please call the Kentucky Department of Insurance at 1-800-595-6053 with your insurance questions or complaints. The TTY line for the deaf or hard-of-hearing is 1-800-462-2081. You may file a complaint online at <https://doi.ppr.ky.gov/Kentucky/secured/consumer/complaint.asp>

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